

Claims

- [c1] 1. A method to manage a credit portfolio and to trigger credit actions, comprising:
determining a quantity of triggers flagged for a selected creditor; and
establishing an action plan in response to the quantity of flagged triggers being greater than a predetermined number.
- [c2] 2. The method of claim 1, further comprising reviewing a status of each creditor at predetermined time intervals.
- [c3] 3. The method of claim 1, wherein the creditor is selected in response to identifying any status indicators for the creditor.
- [c4] 4. The method of claim 3, further comprising taking no action in response to not identifying any status indicators for the creditor.
- [c5] 5. The method of claim 3, wherein determining the quantity of triggers flagged for the selected creditor is performed in response to identifying at least one status indicator for the selected creditor.

- [c6] 6. The method of claim 1, further comprising responding to a series of inquiries with reference to the selected creditor.
- [c7] 7. The method of claim 1, further comprising responding to a series of inquiries related to at least one of a predetermined model related to the selected creditor, a market related to the selected creditor, subjective criteria related to the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor, and a behavior of the selected creditor.
- [c8] 8. The method of claim 1, further comprising determining if a key risk review is necessary in response to the quantity of flagged triggers being greater than the predetermined number.
- [c9] 9. The method of claim 8, further comprising conducting a key risk review in response to the selected creditor corresponding to a predetermined loss in the event the creditor becomes bankrupt.
- [c10] 10. The method of claim 9, further comprising:
performing a decided action in response to the key risk review; and
monitoring a status of the creditor.
- [c11] 11. The method of claim 1, further comprising perform-

ing an exposure review in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed.

- [c12] 12. A method to manage a credit portfolio and to trigger credit actions, comprising:
generating a series of inquiries;
determining a quantity of triggers flagged based on responses to the series of inquiries for a selected creditor;
and
establishing an action plan in response to the quantity of flagged triggers being greater than a predetermined number.
- [c13] 13. The method of claim 12, wherein each inquiry relates to one of a predetermined model related to the selected creditor, a market associated with the selected creditor, subjective criteria associated with the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor and a behavior of the selected creditor.
- [c14] 14. The method of claim 12, wherein determining a quantity of triggers flagged comprises at least one of:
determining any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

determining any change in a Moody's rating for the selected creditor by a predetermined number of grades;
determining any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
determining any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
determining if the creditor has a broken or defective business model;
determining if the creditor's industry is experiencing any downturn;
determining any impact of any recent event on the creditor; and
determining a nature or demeanor of the creditor's management.

[c15] 15. The method of claim 12, further comprising conducting a key risk review in response to the creditor corresponding to a predetermined loss in the event of bankruptcy.

[c16] 16. The method of claim 15, further comprising:
performing a decided action in response to the key risk review; and
monitoring a status of the creditor.

- [c17] 17. The method of claim 12, further comprising performing an exposure review in response to the quantity of flagged triggers being greater than the predetermined number and a key risk review not being performed.
- [c18] 18. The method of claim 12, further comprising taking no action in response to the quantity of flagged triggers being less than a predetermined number.
- [c19] 19. The method of claim 12, further comprising monitoring the selected creditor in response to the quantity of flagged triggers being greater than the predetermined number.
- [c20] 20. A system to manage a credit portfolio and to trigger credit actions, comprising:
a processor;
at least one trigger; and
a credit action trigger program operable on the processor to generate a series of inquiries and to determine a quantity of the at least one trigger being flagged based on responses to the series of inquiries for a selected creditor.
- [c21] 21. The system of claim 20, wherein the series of inquiries comprise at least one of:
an inquiry including a predetermined model related to

the selected creditor;
an inquiry related to a market of the selected creditor;
an inquiry including subjective criteria related to the selected creditor;
an inquiry related to industry conditions in which the selected creditor does business;
an inquiry related to economic conditions;
an inquiry related to an impact of any events affecting the creditor; and
an inquiry related to a behavior of the selected creditor.

- [c22] 22. The system of claim 20, wherein the at least one trigger comprises at least one of:
- any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;
 - any change in a Moody's rating for the selected creditor by a predetermined number of grades;
 - any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
 - any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
 - a broken or defective business model;
 - an industry of the selected creditor is experiencing any

downturn;

a determination of any impact of any recent event on the selected creditor; and

a determination of a nature or demeanor of the selected creditor's management.

[c23] 23. The system of claim 21, further comprising an input device for a user to respond to the series of inquiries.

[c24] 24. The system of claim 21, further comprising a memory system to store the credit action trigger program and the inquiries.

[c25] 25. The system of claim 21, further comprising an output device to present the series of inquiries to a user.

[c26] 26. The system of claim 20, further comprising at least one other processor for users to access the credit action trigger program.

[c27] 27. The system of claim 26, further comprising a browser operable on the at least one other processor to access the credit action trigger program.

[c28] 28. A method of making a system to manage a credit portfolio and to trigger credit actions, comprising:
providing a processor;
providing at least one trigger; and

providing a credit action trigger program operable on the processor to generate a series of inquiries and to determine a quantity of the at least one trigger being flagged based on responses to the series of inquiries for a selected creditor.

[c29] 29. The method of claim 28, further comprising:
forming an inquiry including a predetermined model related to the selected creditor;
forming an inquiry related to a market of the selected creditor;
forming an inquiry including subjective criteria related to the selected creditor;
forming an inquiry related to industry conditions in which the selected creditor does business;
forming an inquiry related to economic conditions;
forming an inquiry related to an impact of any events affecting the creditor; and
forming an inquiry related to a behavior of the selected creditor.

[c30] 30. The method of claim 28, wherein providing the at least one trigger comprises:
providing means to determine any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;
providing means to determine any change in a Moody's

rating for the selected creditor by a predetermined number of grades;
providing means to determine any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
providing means to determine any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;
providing means to determine a broken or defective business model;
providing means to determine if an industry of the selected creditor is experiencing any downturn;
providing means for determining any impact of any recent event on the selected creditor; and
providing means for determining a nature or demeanor of the selected creditor's management.

[c31] 31. The method of claim 28, further comprising providing an output device to present the series of inquiries to a user.

[c32] 32. The method of claim 28, further comprising an input device for a user to respond to the series of inquiries.

[c33] 33. The method of claim 28, further comprising providing a memory system to store the credit action trigger

program and the inquiries.

[c34] 34. A computer-readable medium having computer-executable instructions for performing a method, comprising:
generating a series of inquiries;
determining a quantity of triggers flagged based on responses to the series of inquiries for a selected creditor;
and
establishing an action plan in response to the quantity of flagged triggers being greater than a predetermined number.

[c35] 35. The computer-readable medium having computer-executable instructions for performing the method of claim 34, wherein each inquiry relates to one of a predetermined model related to the selected creditor, a market associated with the selected creditor, subjective criteria associated with the selected creditor, industry conditions, economic conditions, occurrence of an event affecting the selected creditor and a behavior of the selected creditor.

[c36] 36. The computer-readable medium having computer-executable instructions for performing the method of claim 34, wherein determining a quantity of triggers flagged comprises at least one of:

determining any change in a Standard and Poor's (S&P) bond rating for the selected creditor by a predetermined number of grades;

determining any change in a Moody's rating for the selected creditor by a predetermined number of grades;

determining any change in a credit default swap spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

determining any change in a bond spread for the selected creditor by a predetermined number of basis points in a predetermined time period;

determining if the creditor has a broken or defective business model;

determining if the creditor's industry is experiencing any downturn;

determining any impact of any recent event on the creditor; and

determining a nature or demeanor of the creditor's management.

[c37] 37. The computer-readable medium having computer-executable instructions for performing the method of claim 34, further comprising taking no action in response to the quantity of flagged triggers being equal to the predetermined number.

[c38] 38. The computer-readable medium having computer-executable instructions for performing the method of claim 34, further comprising monitoring the selected creditor in response to the quantity of flagged triggers being equal to the predetermined number.